

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Joanne Gardner Nunn

S.S. No.: xxx-xx-2942

Mailing Address: 101 Adlett Lane, Durham, NC 27703-

Case No. 11-81075

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on June 30, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 20, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

				Date: 6/17/11			
				Lastname-SS#: Nunn-2942			
				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral				
	T-Mobile						
	Durham County Tax Collector						
ARREARAGE CLAIMS							
Retain	Creditor Name	Sch D #	Arrearage Amount	(See *)			
	T-Mobile			**			
	Durham County Tax Collector			**			
				**			
				**			
				**			
	Wells Fargo-1st		\$7,774	**			
				**			
				**			
				**			
LID - DUE ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo-1st		\$749	N/A	n/a	\$749.00	House and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS w/ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo 2nd			5.00			House, Land & Escrow
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS w/ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo		\$7,630	5.00	\$76	\$185.02	2006 Nissan Altima
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)				Amount			
Law Offices of John T. Orcutt, P.C.				\$2,800			
SECURED TAXES				Secured Amnt			
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS				Amount			
IRS Taxes				\$1,991			
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%*)		Int.%,	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED				Amount ^{**}			
DMI= None(\$0)			None(\$0)				
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,169** per month for **60** months, then
 \$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **\$.87** months.

Sch D # = The number of the secured debt as listed on Schedule D.
 Adequate Protection = Monthly 'Adequate Protection' payment amt.
 * = May include up to 2 post-petition payments.
 * Co-sign protect on all debts so designated on the filed schedules
 ** = Greater of DMI x ACP or EAE (Page 4 of 4)
 Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

HFC
Post Office Box 3425
Buffalo, NY 14240

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Anthony & Sabrina Ivey
101 Adlett Lane
Durham, NC 27703

Household Mortgage
Attn: Managing Agent
Post Office Box 9068
Brandon, FL 33509-9068

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

AT&T Mobility**
Post Office Box 772349
Ocala, FL 34477-2349

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bureau of Collection Recovery
7575 Corporate Way
Eden Prairie, MN 55344

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Experian
P.O. Box 2002
Allen, TX 75013-2002

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Duke Health Physicians Diagnostic
c/o Absolute Collection Service
421 Fayetteville St Mall Ste 600
Raleigh, NC 27601

NMG-Durham Internal Medicine As
4205 Ben Franklin Blvd.
Durham, NC 27704

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Duke University Hospital
Post Office Box 70841
Charlotte, NC 28272-0841

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Private Diagnostic Clinic, PLLC
5213 South Alston Avenue
Durham, NC 27713

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Durham Internal Medicine
4205 Ben Franklin Blvd
Durham, NC 27704

RCS
CSRECS01
Post Office Box 1022
Wixom, MI 48393-1022

Shapiro & Ingle, LLP, Attorneys
10130 Perimeter Parkway, Ste 400
Charlotte, NC 28216

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Wells Fargo Auto Finance Collections
Attn: Managing Agent
MAC I1252-20E
PO Box 1807
Salt Lake City, UT 84110

Wells Fargo Home Mortgage**
Attn: Managing Agent
Post Office Box 10335
Des Moines, IA 50306